EXHIBIT 3

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			User Agreement	User Agreement	API Agreement	API Agreement	
Account ID	Exchange User Id	Full Name	First Signed Up & Agreed	Latest Response	First Signed Up & Agreed	Latest Response	Registration Emails
2072, 5190	2006559	ADAM BERGMAN	Oct 04 2019 5:08:03 PM EDT	2021-04-07 21:07:39.316000 +00:00	Oct 04 2019 5:08:03 PM EDT	2021-04-07 21:07:39.316000 +00:00	abergman@irafinancial.com
2072, 5190	2098394	TRACY HAM	Nov 06 2019 12:02:31 PM EST	2020-11-04 20:19:50.638000 +00:00	Nov 06 2019 12:02:31 PM EST	2020-11-04 20:19:50.638000 +00:00	tham@irafinancialtrust.com
2072, 5190, 6844	5021316	DEBORAH PETERSEN	Feb 24 2021 4:24:35 PM EST	2021-02-24 21:24:35.892000 +00:00	Feb 24 2021 4:24:35 PM EST	2021-02-24 21:24:35.892000 +00:00	dpetersen@irafinancialtrust.com
2072, 5190, 6844	5946086	TAMARA STUDE	Apr 07 2021 2:36:10 PM EDT	2021-04-07 18:36:11.820000 +00:00	Apr 07 2021 2:36:10 PM EDT	2021-04-07 18:36:11.820000 +00:00	tstude@irafinancialtrust.com
2072, 5190, 6844	6425738	ROXANE BERENS	Apr 21 2021 1:50:55 PM EDT	2021-04-21 17:50:56.170000 +00:00	Apr 21 2021 1:50:55 PM EDT	2021-04-21 17:50:56.170000 +00:00	rberens@irafinancialtrust.com
2072, 5190	7788954	TARA NUSS	May 10 2021 1:54:55 PM EDT	2021-05-10 17:54:56.153000 +00:00	May 10 2021 1:54:55 PM EDT	2021-05-10 17:54:56.153000 +00:00	tnuss@irafinancialtrust.com
2072	9077716	WILLIAM MITCHUM	Jun 24 2021 10:26:22 AM EDT	2021-06-24 14:26:23.537000 +00:00	Jun 24 2021 10:26:22 AM EDT	2021-06-24 14:26:23.537000 +00:00	bmitchum@irafinancial.com
2072	9077957	CHANDRAVINOD RAVE	Jun 24 2021 10:46:38 AM EDT	2021-06-24 14:46:39.542000 +00:00	Jun 24 2021 10:46:38 AM EDT	2021-06-24 14:46:39.542000 +00:00	cvinod@raveinfosys.com
2072, 5190	9591867	BRENDA BENNING	Jul 28 2021 3:49:32 PM EDT	2021-07-28 19:49:32.924000 +00:00	Jul 28 2021 3:49:32 PM EDT	2021-07-28 19:49:32.924000 +00:00	BBenning@irafinancial.com
2072, 5190, 6844	13348696	SAMANTHA SCHOLTEN	Nov 01 2021 1:01:12 PM EDT	2021-11-01 17:01:13.060000 +00:00	Nov 01 2021 1:01:12 PM EDT	2021-11-01 17:01:13.060000 +00:00	sscholten@irafinancialtrust.com
2072, 5190	17350898	SAMANTHA GABRIEL	Jan 19 2022 9:37:48 AM EST	2022-01-19 14:37:49.019000 +00:00	Jan 19 2022 9:37:48 AM EST	2022-01-19 14:37:49.019000 +00:00	SGabriel@irafinancial.com